

What is claimed is:

1 1. A method for electronically transmitting funds, the method comprising:

2 (a) establishing a connection between a first user terminal and a printer on a
3 wide area network, wherein:

4 (1) the first user terminal is accessible to the payor;

5 (2) the printer is accessible to the payee; and

6 (3) the printer is configured to print substantially nonmagnetic printing
7 media on a paper medium; and

8 (b) providing authorization input to the first user terminal to activate the printer
9 to print a financial instrument on the paper medium, the financial instrument
10 including indicia of (1) a financial account and (2) an amount of funds that the
11 payee is authorized to draw from the financial account.

1 2. The method of claim 1 wherein the paper medium consists of standard office
2 paper.

1 3. The method of claim 1 wherein the financial instrument is a rebate coupon.

1 4. The method of claim 1 wherein the financial instrument further includes indicia
2 identifying the payee.

1 5. The method of claim 4 wherein the financial instrument is a personal check.

005221-9274250

1 6. The method of claim 4 wherein the financial instrument is a traveler's check.

1 7. The method of claim 4 wherein the financial instrument is a money order.

1 8. The method of claim 1 wherein the financial instrument further includes indicia
2 identifying an entity that owns funds of the financial account.

1 9. The method of claim 8 wherein the financial instrument further includes indicia
2 of contact information for an authorized agent of the entity.

1 10. The method of claim 1 wherein the the financial instrument further includes
2 security markings that are configured to change appearance when optically
3 duplicated.

1 11. The method of claim 1 wherein the wide area network comprises the Internet.

1 12. The method of claim 11 wherein providing input at the first user terminal
2 comprises:

3 (a) designating an electronic mail address of the payee; and

4 (b) conveying an electronic mail message to the payee, the message including an
5 authorization code.

1 13. The method of claim 12 wherein providing input at the first user terminal further
2 comprises attaching software to the electronic mail message, the software configured
3 to activate the printer to print the financial instrument when executed.

1 14. The method of claim 11 further comprising establishing a connection between the
2 printer and the first user terminal through a second user terminal, the second user
3 terminal comprising a computer implementing a web browser.

1 15. The method of claim 11 wherein the connection between the first user terminal
2 and the printer is established indirectly through a server of an intermediary entity
3 that is coupled to the network.

1 16. The method of claim 15 wherein printing comprises:

2 (a) transmitting an authorization code to the second user terminal to signify
3 payment of funds from the payor to the payee;

4 (b) relaying the authorization code from the second user terminal to the server to
5 signify acceptance of payment by the payee; and

6 (c) printing the financial instrument ^{if} under control of the server upon acceptance
7 of the authorization code by the intermediary entity.

1 17. The method of claim 15 wherein printing further comprises downloading
2 software from the server to the second user terminal, the software being configured

to cause the financial instrument to be printed on the printer when in operation at the second user terminal.

18. The method of claim 17 wherein the software is further configured to allow only a single copy of the financial instrument to be printed on the printer.

19. The method of claim 17 wherein:

(a) the second user terminal implements functions of a web browser; and

(b) the software executes within a run-time environment of the web browser.

20. The method of claim 15 wherein:

(a) the intermediary entity controls funds of the financial account, including funds of the payor that are to be transmitted to the payee; and

(b) the indicia further includes identification of the intermediary entity.

21. The method of claim 15 further comprising transmitting, from the first terminal unit to the server of the intermediary entity, identification of the payment signified by the transmission of the authorization code, wherein the intermediary entity accepts the authorization code from the second terminal unit only if:

(a) the authorization code corresponds to the identification of the payment; and

(b) the intermediary entity has not previously permitted printing of the financial instrument.

1 22. The method of claim 1 further comprising:

2 (a) maintaining a list of payments of funds that one or more payees are
3 authorized to draw, and have not yet drawn, from funds of the payor in the
4 financial account; and

5 (b) after presentation of the financial instrument to a financial institution,
6 permitting the payee to draw the funds indicated by the financial instrument
7 from the financial account only if the list indicates that the payee is authorized to
8 draw, and has not yet drawn, the funds.

1 23. A data structure for transmission as an electronic mail message to electronically
2 transmit funds, the structure comprising:

3 (a) an electronic mail address of a payee; and

4 (b) an attachment of computer executable code configured to execute on a
5 computer system of the payee to activate printing of a financial instrument on a
6 printer accessible to the payee responsive to the authorization code, the financial
7 instrument to include (1) indicia of a financial account and (2) an amount of
8 funds that the payee is authorized to draw from the financial account.

1 24. A method for electronically transmitting funds, the method comprising:

2 (a) designating an electronic mail address of a payee;

3 (b) conveying an electronic mail message to the payee, the message including an
4 authorization code; and

(c) activating printing of a financial instrument on a printer accessible to the payee responsive to the authorization code, the financial instrument including (1) indicia of a financial account and (2) an amount of funds that the payee is authorized to draw from the financial account.

25. The method of claim 24 wherein the printer is configured to print substantially nonmagnetic printing media on a paper medium.

26. The method of claim 25 wherein the paper medium consists of standard office paper.

27. The method of claim 24 wherein the financial instrument is a rebate coupon.

28. The method of claim 24 wherein the financial instrument further includes indicia identifying the payee.

29. The method of claim 28 wherein the financial instrument is a personal check.

30. The method of claim 28 wherein the financial instrument is a traveler's check.

31. The method of claim 28 wherein the financial instrument is a money order.

32. The method of claim 24 wherein the financial instrument further includes indicia identifying an entity that controls funds of the financial account.

33. The method of claim 32 wherein the financial instrument further includes indicia of contact information for an authorized agent of the entity.

34. The method of claim 24 wherein the financial instrument further includes security markings that are configured to change appearance when optically duplicated.

35. The method of claim 24 wherein activating printing comprises relaying the authorization code from the payee to a server of an intermediary entity to signify acceptance of payment by the payee.

36. The method of claim 35 wherein:

(a) activating printing further comprises downloading software from the server to the second user terminal to signify a guarantee by the intermediary of the availability of the funds; and

(b) the software is configured to cause the the printer to print the financial instrument during operation of the software at the second user terminal.

37. The method of claim 35 wherein the software is further configured to allow only a single copy of the financial instrument to be printed on the printer.

38. The method of claim 35 wherein:

(a) the second user terminal implements functions of a web browser; and

3 (b) the software executes within a run-time environment of the web browser.

1 39. The method of claim 35 wherein:

2 (a) the intermediary entity controls funds of the financial account, including
3 funds of the payor that are to be transmitted to the payee; and

4 (b) the indicia further includes identification of the intermediary entity.

1 40. The method of claim 35 further comprising transmitting, from the first terminal
2 unit to the server of the intermediary entity, identification of the payment signified
3 by the transmission of the authorization code, wherein the intermediary entity
4 accepts the authorization code from the second terminal unit only if:

5 (a) the authorization code corresponds to the identification of the payment; and
6 (b) the intermediary entity has not previously permitted printing of the financial
7 instrument.

1 41. The method of claim 24 further comprising:

2 (a) maintaining a list of payments of funds that one or more payees are
3 authorized to draw, and have not yet drawn, from funds of the payor in the
4 financial account; and

5 (b) after presentation of the financial instrument to a financial institution,
6 permitting the payee to draw the funds indicated by the financial instrument
7 from the financial account only if the list indicates that the payee is authorized to
8 draw, and has not yet drawn, the funds.

1 42. A system for operation by a payee to electronically receive funds transmitted by a
2 payor remotely located from the payee, the system comprising:

3 (a) a printer configured to print substantially nonmagnetic printing media on a
4 paper medium;

5 (b) a network communication subsystem coupling the printer to a first user
6 terminal on a wide area network, the first user terminal being remote from the
7 printer; and

8 (c) an authorization subsystem responsive to authorization input conveyed from
9 the first user terminal to activate the printer to print a financial instrument on
10 the paper medium, the financial instrument including indicia of (1) a financial
11 account and (2) an amount of funds that the payee is authorized to draw from
12 the financial account.

1 43. A method for electronically transmitting a rebate to a user, the method
2 comprising:

3 (a) offering a rebate to the user in consideration for performance of an obligation
4 of a specified rebate transaction;

5 (b) receiving information from the user confirming performance of the
6 obligation; and

7 (c) upon performance of the obligation, generating a rebate coupon, the rebate
8 coupon including a medium bearing trusted indicia of payment obligation to the
9 bearer of the medium.

1 44. The method of claim 43 wherein:

2 (a) the specified rebate transaction includes an agreement by the user to accept
3 specific terms for use of a product or service; and

4 (b) performance of the obligation includes performance by the user of an action
5 intended to legally bind the user to the agreement.

1 45. The method of claim 44 wherein the action intended to legally bind the user
2 includes removing opaque material to reveal a code printed on a tangible medium.

1 46. The method of claim 44 wherein the terms include payment by the user to receive
2 a service for a predetermined period.

1 47. The method of claim 44 wherein the terms include waiving the right to return a
2 product purchased by the user.

1 48. The method of claim 44 wherein the terms include purchase by the user of a non-
2 refundable license to a software product.

1 49. The method of claim 48 wherein the action intended to legally bind the user
2 includes installing the software product.

1 50. The method of claim 43 wherein:

2 (a) the rebate coupon is generated by printing on a general-purpose printer
3 accessible to the user; and

(b) the trusted indicia consists substantially of substantially nonmagnetic visual indicia formed on a plain paper medium by the printer, the indicia including:

(1) identification of a financial account containing funds of the rebate;

and

(2) an amount of funds that are authorized to be drawn from the financial account as the rebate.

51. The method of claim 50 wherein the indicia further includes identification of the user as payee of the rebate.

52. The method of claim 50 wherein the indicia further includes identification of an entity that controls funds of the financial account.

53. The method of claim 50 wherein the indicia further includes security markings that are configured to change appearance when optically duplicated.

54. The method of claim 50 wherein printing comprises:

(a) coupling a server of an intermediary entity to the user terminal;

(b) transmitting an authorization code to the user terminal to signify payment of the rebate to the user;

(c) relaying the authorization code from the user terminal to the server to signify submission of the rebate by the user; and

(d) printing the financial instrument under control of the server upon acceptance of the authorization code by the intermediary entity.

55. The method of claim 54 wherein:

(a) activating printing further comprises downloading software from the server to the second user terminal to signify a guarantee by the intermediary of the availability of the funds; and

(b) the software is configured to cause the the printer to print the rebate coupon during operation of the software at the second user terminal.

56. The method of claim 55 wherein the software is further configured to allow only a single copy of the rebate coupon to be printed on the printer.

57. The method of claim 55 wherein:

(a) the second user terminal implements functions of a web browser; and

(b) the software executes within a run-time environment of the web browser.

58. The method of claim 54 wherein:

(a) the intermediary entity controls funds of the financial account, including funds of the rebate that are to be transmitted to the user; and

(b) the indicia further includes identification of the intermediary entity.

59. The method of claim 54 further comprising transmitting, from the first terminal unit to the server of the intermediary entity, identification of the payment signified

3 by the transmission of the authorization code, wherein the intermediary entity
4 accepts the authorization code from the second terminal unit only if:

- 5 (a) the authorization code corresponds to the identification of the payment; and
6 (b) the intermediary entity has not previously permitted printing of the rebate
7 coupon.

1 60. The method of claim 43 further comprising:

- 2 (a) maintaining a list of payments of funds that one or more payees are
3 authorized to draw, and have not yet drawn, from funds of the rebate in the
4 financial account; and
5 (b) after presentation of the financial instrument to a financial institution,
6 permitting the user to draw the funds indicated by the rebate coupon from the
7 financial account only if the list indicates that the user is authorized to draw, and
8 has not yet drawn, the funds.

1 61. An Internet server for electronically conveying funds from a payor to a payee, the
2 server comprising:

- 3 (a) a user interface subsystem that, in operation, requests payment information
4 from the payor, the requested information to include:
5 (1) an electronic mail address of the payee; and
6 (2) an amount of funds that the payee is authorized to draw from the
7 financial account;

(b) an electronic mail subsystem responsive to the electronic mail address to transmit an electronic mail message to the payee, the message including an authorization code; and

(c) an authorization subsystem responsive to a copy of the authorization code from the payee to transmit computer executable code to the payee, the code being configured to execute on a computer system of the payee to activate printing of a financial instrument on a printer accessible to the payee responsive to the authorization code, the financial instrument to include (1) indicia of a financial account and (2) an amount of funds that the payee is authorized to draw from the financial account.

005744136 121500